

<i>SERFF Tracking Number:</i>	<i>STLG-126655353</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45882</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR - 3.11.10, et al</i>		
<i>Project Name/Number:</i>	<i>2010 Ad Filing/</i>		

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR - 3.11.10, et al

SERFF Tr Num: STLG-126655353 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed

State Tr Num: 45882

Sub-TOI: MS09.000 Medicare Supplement
Other 2010

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Jennifer Marinas, Mary
Garcia, Marisa Jackson, Savannah
Pargas, Whitney Ochs

Disposition Date: 06/07/2010

Date Submitted: 06/04/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Ad Filing

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/07/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/07/2010

Created By: Jennifer Marinas

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jennifer Marinas

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing
Filing - NAIC#77399

Sterling Advertising

AR 3.46.09----- Initial filing

AR 3.47.09-----Initial filing

3.11.10-----Initial filing

3.12.10-----Initial filing

SERFF Tracking Number: STLG-126655353 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 45882
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR - 3.11.10, et al
Project Name/Number: 2010 Ad Filing/
AR 3.13.10-----Initial filing
3.17.10----- Initial filing
3.18.10-----Initial filing
Y0060_19210 F&U (3/10)----Initial filing (approved by CMS)

Dear Sir/Madam:

Attached please find the above referenced advertisements for your review.

This filing is an advertisement filing for Sterling's Standard Medicare Supplement and SELECT Insurance policies filed and approved by the Department.

AR 3.46.09

This is a self mailer. It will include an option for Med Supp information and may include options for Long-Term Care and Final Expense information depending on availability. It is a new card for AR.

AR 3.47.09

This card will be mailed in an envelope with a return envelope enclosed. It will include an offer for more information on Medicare Supplement products. It is a new card for AR.

3.11.10

Small business card sized ad to be used in various forms of print media. Ad contains list of products, therefore must be filed with DOI. Message includes "Specializing In...". No photo space available. The list of products is to give prospects an idea of the variety of products Sterling offers. Products are in brackets in order to select which plans are offered in the state. Products listed include "Health insurance for Medicare Beneficiaries, Long Term Care, Critical Illness, Cancer, and Life Insurance." This is a new ad for AR and does not replace any previously filed material.

3.12.10

Small business card sized ad to be used in various forms of print media. Ad contains list of products, therefore must be filed with DOI. Message includes "Specializing In...". Space for agent photo is available. The list of products is to give prospects an idea of the variety of products Sterling offers. Products are in brackets in order to select which plans are offered in the state. Products listed include "Health insurance for Medicare Beneficiaries, Long Term Care, Critical Illness, Cancer, and Life Insurance." This is a new ad for AR and does not replace any previously filed material.

AR 3.13.10

This is a self mailer. It will include an option for Med Supp information and may include options for Long-Term Care and

SERFF Tracking Number: STLG-126655353 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 45882
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR - 3.11.10, et al
Project Name/Number: 2010 Ad Filing/

Final Expense information depending on availability. It is a new card for AR.

3.17.10

This is an ad to be placed in various types of print media. This material advertises sales seminars that will discuss Sterling's Medicare Supplement plans. This is the smaller version. This ad is to be used for Medicare Supplement only. It is a new ad for AR and does not replace any previously filed material.

3.18.10

Ad to be placed in various types of print media. This material advertises Medicare Supplement, but does not list specific plans or discuss benefits. This ad is to be used for Medicare Supplement only. It is a new ad for AR and does not replace any previously filed material.

Y0060_19210 F&U (3/10)

Ad to be used in various forms of print media. Previously filed with CMS. File with states because of product list. Also called Area Shopper Ad. Only the approved products will be listed when the ad is used. The list of products is to give prospects an idea of the variety of products Sterling offers. Products are in brackets in order to select which plans are offered in the state. Products listed include "Health plans for Medicare Beneficiaries, Prescription Drug Insurance Plans, Long Term Care, Life Insurance, and Critical Illness / Cancer Insurance." A disclaimer has been added to say "Not all plans available in all areas." This is a new ad for AR and does not replace any previously filed material.

If you have any questions, please do not hesitate to contact me at (360) 392-9201 or email jennifer.marin@sterlingplans.com.

Sincerely,
Jennifer Marinas
Legal Assistant
Compliance & Regulatory Affairs
Sterling Life Insurance Company

Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant
2219 Rimland Drive
P.O. Box 5348
Bellingham, WA 98227

jennifer.marin@sterlingplans.com
360-392-9201 [Phone]
360-647-8632 [FAX]

Filing Company Information

Sterling Life Insurance Company

CoCode: 77399

State of Domicile: Illinois

SERFF Tracking Number: STLG-126655353 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 45882
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR - 3.11.10, et al
Project Name/Number: 2010 Ad Filing/
P.O. Box 5348 Group Code: 361 Company Type: Insurance
Bellingham, WA 98227 Group Name: Company - Life, Accident & Health
(360) 647-9080 ext. [Phone] FEIN Number: 13-1867829
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$400.00
Retaliatory? No
Fee Explanation: IL retaliatory state - \$50 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$400.00	06/04/2010	37020002

<i>SERFF Tracking Number:</i>	<i>STLG-126655353</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45882</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR - 3.11.10, et al</i>		
<i>Project Name/Number:</i>	<i>2010 Ad Filing/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/07/2010	06/07/2010

<i>SERFF Tracking Number:</i>	<i>STLG-126655353</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45882</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR - 3.11.10, et al</i>		
<i>Project Name/Number:</i>	<i>2010 Ad Filing/</i>		

Disposition

Disposition Date: 06/07/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-126655353 State: Arkansas

Filing Company: Sterling Life Insurance Company State Tracking Number: 45882

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: AR - 3.11.10, et al

Project Name/Number: 2010 Ad Filing/

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	AR - Benefit Information	Filed	Yes
Form	AR - Do Something	Filed	Yes
Form	AR - Multiple Product - "Specializing In" Small Ad	Filed	Yes
Form	AR - Multiple Product - "Specializing In" Small Ad with Agent Name and Photo	Filed	Yes
Form	AR - Request for Information	Filed	Yes
Form	AR - Med Supp - General Seminar Ad	Filed	Yes
Form	AR - Med Supp - Small Product Ad	Filed	Yes
Form	AR - Multiple Product - Local Office Ad	Filed	Yes

SERFF Tracking Number: STLG-126655353 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 45882
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR - 3.11.10, et al
Project Name/Number: 2010 Ad Filing/

Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 06/07/2010	AR 3.46.09	Advertising	AR - Benefit Information	Initial			AR 3.46.09 SL05.pdf
Filed 06/07/2010	AR 3.47.09	Advertising	AR - Do Something	Initial			AR 3.47.09 SL06.pdf
Filed 06/07/2010	3.11.10	Advertising	AR - Multiple Product - "Specializing In" Small Ad	Initial			3.11.10 Business Card Size Ad.pdf
Filed 06/07/2010	3.12.10	Advertising	AR - Multiple Product - "Specializing In" Small Ad with Agent Name and Photo	Initial			3.12.10 Agent Business Card Ad.pdf
Filed 06/07/2010	AR 3.13.10	Advertising	AR - Request for Information	Initial			AR 3.13.10 SL23.pdf
Filed 06/07/2010	3.17.10	Advertising	AR - Med Supp - General Seminar Ad	Initial			3.17.10 General Med Supp Seminar Ad.pdf
Filed 06/07/2010	3.18.10	Advertising	AR - Med Supp - Small Product Ad	Initial			3.18.10 General Med Supp Ad.pdf
Filed 06/07/2010	Y0060_192 10 F&U (03/10)	Advertising	AR - Multiple Product - Local Office Ad	Initial			Y0060_19210 F&U (3.10) WEB.pdf

UP-TO-DATE [2010] MEDICARE SUPPLEMENT BENEFIT INFORMATION

FOR ARKANSAS CITIZENS ONLY

This is a special notice for Arkansas citizens with Medicare.

If you are like many retirees living on a fixed income - stock market losses and low interest rates have dramatically reduced your spendable income. In addition, prices for basics like food and utilities are rapidly increasing, which also means less spendable income.

Fortunately, there is now something you can do about it. You can INCREASE YOUR SPENDABLE INCOME BY REDUCING YOUR MEDICARE INSURANCE EXPENSES.

You could save hundreds of dollars a year or more for the same identical Medicare coverage you have right now.

By law, all Medicare Supplement Insurance companies must offer the same identical coverage and pay claims promptly. Only the price you pay and service are different. People continually shop for lower car insurance rates - and it's the same for your Medicare Supplement Insurance. If you can get the same identical coverage for less money, then it makes sense.

For NO-COST information on state-approved Medicare Supplement Insurance policies DESIGNED FOR ALL ARKANSAS CITIZENS, return this postage-paid card TODAY.

TO SEE IF YOU QUALIFY FOR LOWER RATES, MAIL THIS POSTAGE PAID-CARD TODAY. REQUESTS WILL BE PROCESSED IN THE ORDER RECEIVED.

[For immediate service please call toll-free [1-888-242-9642].]

A Sterling Life Insurance Company Agent may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Not all plans may be available in all areas. Please contact Sterling for details on other insurance plans that may be available.

(tear here)

☒ **YES - Please provide me a free *Medicare Consumer Guide*, plus information on the following:**

- ☐ Medicare Supplement Insurance Plans ☐ Final Expense / Burial Coverage
☐ Long-Term Care Coverage

Name: _____

Date of Birth: ____ / ____ / ____

Phone: (____) _____

Spouse Date of Birth: ____ / ____ / ____

Area code & phone number insure proper routing

To Open This Side - Slide Finger Under This Edge

STERLING HEALTH PLANS

Underwritten by Sterling Life Insurance Company

P.O. BOX 4

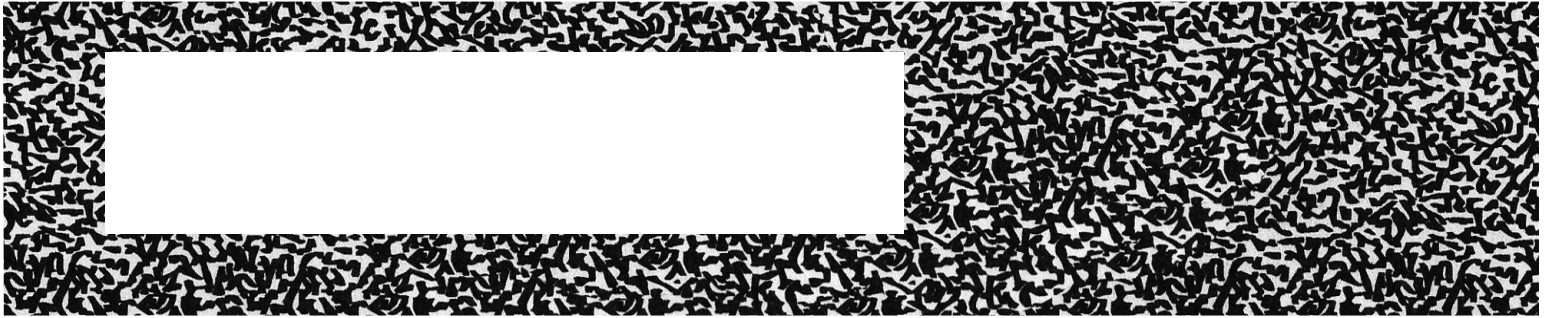
SHERIDAN, IN 46069

**UP-TO-DATE [2010] MEDICARE
SUPPLEMENT INFORMATION
FOR ARKANSAS CITIZENS**



PRESORT
STANDARD

U.S.
POSTAGE
PAID
MSS



NON-GOVERNMENT DOCUMENT ENCLOSED
ON MEDICARE SUPPLEMENT INSURANCE BENEFITS FOR ARKANSAS CITIZENS
DO NOT DELAY

**Don't Delay: Requests will be processed in the order received.
Please Return Today!**

**UP-TO-DATE [2010] MEDICARE SUPPLEMENT
INFORMATION FOR ARKANSAS CITIZENS**

IT'S TIME TO DO SOMETHING ABOUT THE HIGH COST OF YOUR MEDICARE SUPPLEMENT INSURANCE

At a time when many incomes are going down, it makes sense to **reduce your expenses**. Today, you could **save hundreds of dollars a year** for the same identical Medicare Supplement Insurance coverage, because many Medicare Supplement Insurance companies and retiree association plans are raising their rates. By Federal Law, all Medicare Supplement Insurance companies must offer the same coverage - only price and service differ. For no-cost, no-obligation information on your Medicare Supplement Insurance coverage options, return this card today. [Or, for immediate service please call [1-888-242-9642].]

Name: _____

Phone: (____) _____

Date of Birth: ____/____/____

Spouse's Name: _____

Date of Birth: ____/____/____

Area code and phone ensure proper routing

A Sterling Life Insurance Company Agent may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Not all plans may be available in all areas. Please contact Sterling for details on other insurance plans that may be available.

Specializing in:

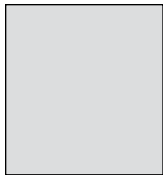
[Health insurance for Medicare Beneficiaries;
Long Term Care, Critical Condition, Cancer,
and Life Insurance.]

[Toll-free] [1-888-302-6856]

STERLING HEALTH PLANSSM

Underwritten by Sterling Life Insurance Company

3.11.10



[John Smith]

Specializing in:

[Health insurance for Medicare Beneficiaries; Long Term Care, Critical Condition, Cancer, and Life Insurance.]

[Toll-free] [1-XXX-XXX-XXXX]

STERLING HEALTH PLANSSM

Underwritten by Sterling Life Insurance Company

3.12.10

DETACH ALONG PERFORATION

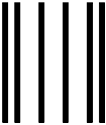
REMOVE BOTH SIDE STUBS FIRST
FOLD CREASE AND REMOVE THE STUB AT PERFORATION

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO 811 SHERIDAN IN

POSTAGE WILL BE PAID BY ADDRESSEE

STERLING HEALTH PLANS
UNDERWRITTEN BY STERLING LIFE INSURANCE COMPANY
PO BOX 4
SHERIDAN IN 46069-9902



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

DETACH ALONG PERFORATION

REMOVE BOTH SIDE STUBS FIRST
FOLD CREASE AND REMOVE THE STUB AT PERFORATION



REMOVE BOTH SIDE STUBS FIRST
THEN SLIDE FINGER UNDER THIS EDGE TO OPEN

STERLING HEALTH PLANS
Underwritten by Sterling Life Insurance Company
P.O. BOX 4
SHERIDAN, IN 46069



REQUEST FOR INFORMATION

YES - Please provide me a free *Medicare Consumer Guide*, plus information on

- ☐ Medicare Supplement Insurance Plans ☐ Final Expense/Burial Coverage
☐ Long-Term Care Coverage]

PLEASE CORRECT ADDRESS AND INCLUDE PHONE NUMBER

Name: _____

Date of Birth: ____/____/____

Phone: (____) _____

Spouse Date of Birth: ____/____/____

Area code and phone ensure proper routing

AR23

Please verify address - Complete and mail today

UP-TO-DATE [2010] MEDICARE SUPPLEMENT BENEFIT INFORMATION
FOR ARKANSAS CITIZENS ONLY

This is a special notice for Arkansas citizens with Medicare. If you are like many retirees living on a fixed income - stock market losses and low interest rates have dramatically reduced your spendable income. In addition, prices for basics like food and utilities are rapidly increasing, which also means less spendable income.

Fortunately, there is now something you can do about it. You can INCREASE YOUR SPENDABLE INCOME BY REDUCING YOUR MEDICARE SUPPLEMENT INSURANCE EXPENSES.

You could save hundreds of dollars a year or more for the same identical Medicare coverage you have right now.

TO SEE IF YOU QUALIFY FOR LOWER RATES, MAIL THIS POSTAGE PAID-CARD TODAY. REQUESTS WILL BE PROCESSED IN THE ORDER RECEIVED. [FOR IMMEDIATE SERVICE PLEASE CALL [1-888-242-9642].]

A Sterling Life Insurance Company Agent may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Not all plans may be available in all areas. Please contact Sterling for details on other insurance plans that may be available.

Medicare has its benefits,

but it doesn't cover everything.

Most people need more coverage than Original Medicare provides. Sterling offers a variety of Medicare Supplement Insurance plans that provide the extra benefits you need. Join us for a **FREE Medicare Seminar** to learn more about Medicare and what a supplement plan can do for you.

Call today to register for a seminar in your area.

Toll-free [1-888-302-8332]

TTY [711]

Day, Month Date

00:00 am/pm

Location

Address 1

City, State

Special Message

Day, Month Date

00:00 am/pm

Location

Address 1

City, State

Special Message

Day, Month Date

00:00 am/pm

Location

Address 1

City, State

Special Message

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Please contact Sterling for complete details on other insurance plans that may be available. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling.

[www.sterlingplans.com]

STERLING HEALTH PLANS

Real People. Wise Choices.

3.17.10

Underwritten by Sterling Life Insurance Company®

Medicare has its benefits,

but it doesn't cover everything.

Most people need more coverage than Original Medicare provides. Sterling offers a variety of Medicare Supplement Insurance plans that provide the extra benefits you need.

Call today for a FREE health insurance consultation and to find a plan that's right for you.

Toll-free [1-888-302-8332]

TTY [711]

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Please contact Sterling for complete details on other insurance plans that may be available. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling.

[www.sterlingplans.com]

STERLING HEALTH PLANS

Real People. Wise Choices.

3.18.10

Underwritten by Sterling Life Insurance Company®

Insurance plans from **LOCAL [AGENTS]** who really care.

- Health plans for Medicare Beneficiaries
 - Prescription Drug Insurance Plans
 - Long Term Care • Life Insurance
- Critical Condition/Cancer Insurance

[Toll-free xxx-xxx-xxxx] [TTY 1-888-858-8567]

[Local office address]

STERLING HEALTH PLANSSM

Underwritten by Sterling Life Insurance Company

Not all plans available in all areas.